

## INFORMATION DISCLOSURE

Sheet 2/3

Application No.: 09/516,209  
Filing Date: February 29, 2000  
Inventor: Allen-Rouman, et al.  
Atty. Docket No.: 00617425

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### NON-PATENT PRIOR ART

Examiner Initials	Cite No.	Reference
Q12	_____	PayMe.com; February 16, 2000; "https://ssl.idealab.com/", "https://ssl.idealab.com/static/about.html", "https://ssl.idealab.com/qTour1.html", "https://ssl.idealab.com/qTour2.html", "https://ssl.idealab.com/qTour3.html", "https://ssl.idealab.com/qTour4.html", "https://ssl.idealab.com/qTour_cast.html".
Q12	_____	Confinity.com; February 7, 2000; "http://www.paypal.com/cgi- bin/webscr?cmd=index", "http://www.paypal.com/cgi- bin/webscr?cmd=paypal-works", "http://www.paypal.com/cgi- bin/webscr?cmd=security".
Q12	_____	Transpoint; February 10, 2000; "http://www.transpoint.com/service_questions.asp", "http://www.tr anspoint.com/service_pay.asp", "http://www.transpoint.com/service_security.asp", "http://www.transpoint.com/service_guarantee.asp".
Q12	_____	TeleCheck International, Inc.; February 7, 2000; "http://www.telecheck.com/home/home.html", "http://www.telecheck.com/products/checkmain.html", "http://www.telecheck.com/products/checkfaq.html", "http://www.telecheck.com/products/verification.html", "http://www.telecheck.com/products/collection-recovery.html".
Q12	_____	dotBank by Arthas Corp.; February 7, 2000; "http://www.dotbank.com", "http://www.dotbank.com/DotBank/ui/dotbank/help/howphp3".

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QB<sup>[ ]</sup>

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X.com; February 7, 2000; "<http://www.x.com>",  
"<http://www.x.com/tour1b.htm>", "<http://www.x.com/tour1c.htm>",  
"<http://www.x.com/Security.htm>".

QB<sup>[ ]</sup>

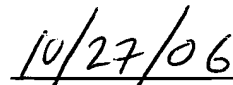
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AmeriNet, Inc.; February 7, 2000; "<http://www.debit-it.com>",  
"<http://www.debit-it.com/products.htm>", "<http://www.debit-it.com/other.htm>", "<http://www.debit-it.com/merchservice.htm>".

QB<sup>[ ]</sup>

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Intell-A-Check Corp.; February 7, 2000;  
"<http://www.icheck.com>",  
"<http://www.icheck.com/ProductOver.html>",  
"<http://www.icheck.com/FAQ.html>".



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Examiner Signature

  
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Date Considered